



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name BMO FINANCIAL CORP.

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 194,497,683

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BMO FINANCIAL CORP.
1209 ORANGE STREET

WILMINGTON, DE 19801

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	195,445,670	184,437,641	162,219,142	142,983,270	128,387,106
Net income (\$000)	2,098,100	1,146,333	1,098,548	974,765	364,803
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.91	2.60	13	2.04	2.77	15	2.18	3.01	17	2.23	3.08	18	2.19	2.92	19
+ Non-interest income	1.19	1.04	63	1.05	1.21	51	1.16	1.32	53	1.20	1.31	53	1.42	1.35	58
- Overhead expense	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30	2.51	2.71	39	2.68	2.72	50
- Provision for credit losses	-0.14	-0.09	38	0.33	0.51	27	0.14	0.15	59	0.10	0.14	41	0.11	0.16	40
+ Securities gains (losses)	0	0.01	49	0.01	0.02	52	0.02	0.01	86	0	0	80	0.01	0.01	64
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.43	1.66	31	0.82	1.04	31	0.94	1.56	8	0.86	1.57	6	0.83	1.43	11
Net operating income	1.07	1.26	30	0.62	0.81	28	0.68	1.19	11	0.68	1.24	7	0.28	0.89	10
Net income	1.07	1.26	30	0.62	0.82	28	0.68	1.19	11	0.68	1.24	7	0.28	0.90	10
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.38	3.06	13	2.87	3.55	15	3.89	4.41	18	3.67	4.24	15	3.14	3.80	16
Interest expense	0.31	0.25	69	0.66	0.52	72	1.52	1.08	80	1.20	0.86	79	0.69	0.60	66
Net interest income (tax equivalent)	2.06	2.80	15	2.21	3.01	14	2.37	3.33	16	2.47	3.38	18	2.46	3.19	19
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.11	53	0.29	0.27	65	0.09	0.21	37	0.09	0.22	34	0.26	0.24	67
Earnings coverage of net loan and lease losses (X)	31.64	39.72	61	7.86	22.91	37	22.18	24.40	63	18.80	21.75	60	6.53	19.67	22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.23	29	1.40	1.58	40	1	0.83	72	0.91	0.90	53	0.93	0.98	45
Allowance for loan and lease losses / Total loans and leases	1.01	1.20	33	1.40	1.55	41	1	0.81	73	0.90	0.89	52	0.93	0.96	46
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.49	77	1.29	0.71	89	1.27	0.57	93	1.09	0.61	89	1.31	0.72	88
30-89 days past due loans and leases / Total loans and leases	0.19	0.32	37	0.28	0.39	42	0.38	0.43	52	0.32	0.44	36	0.51	0.47	62
Liquidity and Funding															
Net noncore funding dependence	-1.54	-2.33	54	5.17	3.20	62	25.58	14.45	80	24.79	16.62	74	18.66	17.03	57
Net short-term noncore funding dependence	-10.74	-7.71	36	-4.78	-4.76	44	10.20	3.38	69	10.70	4.66	68	6.02	4.83	51
Net loans and leases / Total assets	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19	52.77	63.98	19	54.56	62.73	24
Capitalization															
Tier 1 leverage ratio	9.77	8.98	73	9.26	9.13	54	9.09	9.76	36	8.91	9.71	22	9.81	9.53	59
Holding company equity capital / Total assets	11.59	10.71	64	11.56	11.16	58	10.95	12.43	34	11.29	12.22	43	12.56	11.94	62
Total equity capital (including minority interest) / Total assets	11.59	10.82	62	11.56	11.29	56	10.95	12.57	31	11.29	12.27	42	12.56	12.01	61
Common equity tier 1 capital / Total risk-weighted assets	13.51	12.42	72	12.45	12.38	57	11.34	12.17	39	10.94	12.12	37	12.09	12.19	59
Net loans and leases / Equity capital (X)	3.90	5.53	19	4.10	5.58	18	4.68	5.21	37	4.67	5.29	36	4.34	5.27	26
Cash dividends / Net income	3.11	28.27	9	3.74	42.30	11	3.35	33.12	8	3.78	27.31	12	10.03	31.29	20
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	5.33	10.50	31	6.81	16.68	20	11.66	9.26	71	18.09	7	88	2.35	8.28	29
Equity capital	5.56	7.46	54	12.81	6.99	79	8.29	10.49	56	6.12	7.89	58	1.82	10.18	23
Net loans and leases	0.26	3.36	48	-1.14	9.07	15	8.45	9.10	63	14.21	7.89	82	8.46	9.38	59
Noncore funding	-13.11	-14.79	52	-31.10	-12.18	30	16.56	6.59	74	46.11	10.67	86	-1.74	5.59	46
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0.06	1.14	76	0.06	1.07	73
Long-term debt / Equity capital	20.36	10.95	80	22.88	13.56	79	51.92	13.04	89	42.27	13.37	85	28.60	12.69	80
Equity investment in subsidiaries / Equity capital	90.97	103.22	3	99.99	102.81	34	102.74	103.22	52	107.82	103.10	77	103.12	102.10	56
Cash from ops + noncash items + op expense / Op expense + dividends	1,312.21	154.48	99	51.10	147.24	6	426.12	190.27	92	236.38	174.91	78	210.59	148.20	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,256,984	3,561,251	4,064,362	3,351,390	2,685,669	-8.54	26.29
Income from lease financing receivables.....	578	-1,745	-1,382	45,927	48,292		-98.99
Fully taxable income on loans and leases.....	3,227,452	3,519,830	4,003,036	3,330,767	2,691,975	-8.31	23.87
Tax-exempt income on loans and leases.....	30,110	39,676	59,944	66,550	41,986	-24.11	-1.99
Estimated tax benefit on income on loans and leases.....	11,511	14,057	20,983	22,453	30,536	-18.11	-48.42
Income on loans and leases (tax equivalent).....	3,269,073	3,573,563	4,083,963	3,419,770	2,764,497	-8.52	22.96
Investment interest income (tax equivalent).....	479,471	487,301	468,096	405,069	337,487	-1.61	83.28
Interest on balances due from depository institutions.....	35,786	56,955	245,326	178,015	81,412	-37.17	-33.60
Interest income on other earning assets.....	521,492	766,641	993,491	744,676	408,673	-31.98	87.79
Total interest income (tax equivalent).....	4,305,822	4,884,460	5,790,876	4,747,530	3,592,069	-11.85	32.41
Interest on time deposits of \$250K or more.....	63,068	136,994	162,255	74,862	20,891	-53.96	
Interest on time deposits < \$250K.....	62,815	232,025	342,774	207,178	108,663	-72.93	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	94,599	221,511	565,769	264,460	79,363	-57.29	88.02
Interest on other borrowings and trading liabilities.....	325,033	486,531	1,108,091	929,955	517,652	-33.19	21.81
Interest on subordinated debt and mandatory convertible securities.....	23,642	44,715	81,703	76,196	58,937	-47.13	-53.97
Total interest expense.....	569,157	1,121,776	2,260,592	1,552,651	785,506	-49.26	4.73
Net interest income (tax equivalent).....	3,736,665	3,762,684	3,530,284	3,194,879	2,806,563	-0.69	37.97
Non-interest income.....	2,322,195	1,932,371	1,884,654	1,712,616	1,826,755	20.17	31.34
Adjusted operating income (tax equivalent).....	6,058,860	5,695,055	5,414,938	4,907,495	4,633,318	6.39	35.35
Overhead expense.....	3,672,518	3,613,519	3,729,610	3,581,916	3,437,504	1.63	8.29
Provision for credit losses.....	-266,650	612,149	232,102	138,539	140,094		
Securities gains (losses).....	1,703	13,936	37,838	6,490	11,612	-87.78	
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	2,793,054	1,504,519	1,519,468	1,225,816	1,067,332	85.64	189.50
Applicable income taxes.....	666,786	327,421	386,375	215,531	641,101	103.65	159.03
Tax equivalent adjustments.....	28,168	30,765	34,545	35,520	61,428	-8.44	-45.84
Applicable income taxes (tax equivalent).....	694,954	358,186	420,920	251,051	702,529	94.02	124.59
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	2,098,100	1,146,333	1,098,548	974,765	364,803	83.03	220.03
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	2,098,100	1,146,333	1,098,548	974,765	364,803	83.03	220.03
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,098,100	1,146,333	1,098,548	974,765	364,803	83.03	220.15
Investment securities income (tax equivalent).....	479,471	487,301	468,096	405,069	337,487	-1.61	83.28
US Treasury and agency securities (excluding mortgage-backed securities).....	90,838	88,303	61,665	62,249	65,011	2.87	91.48
Mortgage-backed securities.....	314,481	320,131	342,198	286,647	196,946	-1.76	131.60
All other securities.....	74,152	78,867	64,233	56,173	75,530	-5.98	-5.39
Cash dividends declared.....	65,291	42,839	36,813	36,812	36,606	52.41	162.09
Common.....	0	0	0	0	0		
Preferred.....	65,291	42,839	36,813	36,812	36,606	52.41	162.09

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.20	2.85	13	2.65	3.27	15	3.57	4	21	3.32	3.87	16	2.80	3.47	15
Less: Interest expense	0.29	0.23	70	0.61	0.48	72	1.39	0.98	78	1.09	0.79	78	0.61	0.55	66
Equals: Net interest income (tax equivalent)	1.91	2.60	13	2.04	2.77	15	2.18	3.01	17	2.23	3.08	18	2.19	2.92	19
Plus: Non-interest income	1.19	1.04	63	1.05	1.21	51	1.16	1.32	53	1.20	1.31	53	1.42	1.35	58
Equals: adjusted operating income (tax equivalent)	3.10	3.70	19	3.09	4.04	10	3.34	4.41	8	3.43	4.46	11	3.61	4.33	17
Less: Overhead expense	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30	2.51	2.71	39	2.68	2.72	50
Less: Provision for credit losses	-0.14	-0.09	38	0.33	0.51	27	0.14	0.15	59	0.10	0.14	41	0.11	0.16	40
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	48	0.01	0.02	52	0.02	0.01	86	0	0	80	0.01	0.01	66
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.43	1.66	31	0.82	1.04	31	0.94	1.56	8	0.86	1.57	6	0.83	1.43	11
Less: Applicable income taxes (tax equivalent)	0.36	0.38	48	0.19	0.23	38	0.26	0.36	23	0.18	0.33	11	0.55	0.55	46
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.07	1.26	30	0.62	0.81	28	0.68	1.19	11	0.68	1.24	7	0.28	0.89	10
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.07	1.26	30	0.62	0.82	28	0.68	1.19	11	0.68	1.24	7	0.28	0.90	10
Memo: Net income (last four quarters)	1.07	1.26	30	0.62	0.82	28	0.68	1.19	10	0.68	1.24	7	0.28	0.91	9
Net income—BHC and noncontrolling (minority) interest	1.07	1.27	29	0.62	0.83	28	0.68	1.20	10	0.68	1.25	6	0.28	0.91	10
Margin Analysis															
Average earning assets / Average assets	92.70	93.08	45	92.28	92.32	49	91.73	91.05	59	90.60	91.48	36	88.97	91.61	23
Average interest-bearing funds / Average assets	63	61.99	64	67.03	64.06	68	69.20	65.57	70	64.53	65.56	46	58.18	65.75	22
Interest income (tax equivalent) / Average earning assets	2.38	3.06	13	2.87	3.55	15	3.89	4.41	18	3.67	4.24	15	3.14	3.80	16
Interest expense / Average earning assets	0.31	0.25	69	0.66	0.52	72	1.52	1.08	80	1.20	0.86	79	0.69	0.60	66
Net interest income (tax equivalent) / Average earning assets	2.06	2.80	15	2.21	3.01	14	2.37	3.33	16	2.47	3.38	18	2.46	3.19	19
Yield or Cost															
Total loans and leases (tax equivalent)	3.82	4.01	39	3.95	4.27	34	4.71	5.09	25	4.51	4.95	21	4.06	4.52	22
Interest-bearing bank balances	0.14	0.14	61	0.36	0.27	79	1.77	2.04	34	1.71	1.64	57	0.83	1.05	22
Federal funds sold and reverse repos	0.28	0.25	66	0.54	0.68	53	2.78	2.44	71	2.77	2.17	81	1.84	1.41	83
Trading assets	7.02	0.45	97	5.26	0.60	96	4.23	0.99	93	3.24	1.11	82	2.48	1.11	77
Total earning assets	2.36	3.04	15	2.85	3.51	15	3.87	4.36	20	3.64	4.20	15	3.09	3.73	15
Investment securities (tax equivalent)	1.32	1.77	17	1.75	2.25	16	2.49	2.76	29	2.28	2.68	18	1.94	2.47	15
US Treasury and agency securities (excluding mortgage-backed securities)	1.25	1.14	59	1.87	1.75	59	1.80	2.32	18	1.90	2.05	42	1.72	1.62	61
Mortgage-backed securities	1.11	1.57	10	1.40	2.05	5	2.43	2.61	25	2.22	2.50	13	1.70	2.23	6
All other securities	2.79	2.81	53	2.77	3.24	34	3.26	4.06	29	3.04	4.20	22	3.09	3.66	34
Interest-bearing deposits	0.23	0.21	61	0.65	0.53	66	1.45	1.10	76	0.93	0.81	66	0.45	0.49	46
Time deposits of \$250K or more	1.84	0.66	99	2.19	1.42	94	2.80	1.96	95	2.14	1.44	93			
Time deposits < \$250K	0.78	0.62	69	1.62	1.36	69	2.23	1.82	75	1.78	1.29	82			
Other domestic deposits	0.11	0.15	43	0.32	0.36	47	1.06	0.93	64	0.60	0.67	50			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.12	0.17	56	0.49	0.62	54	2.42	1.86	74	2.79	1.51	87	1.48	0.94	80
Other borrowed funds and trading liabilities	1.85	1.27	70	2.23	1.50	85	3.02	2.38	84	2.54	2.28	66	1.85	1.77	54
All interest-bearing funds	0.46	0.37	70	0.91	0.74	71	2.01	1.49	80	1.68	1.19	83	1.05	0.82	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	2,322,195	1,932,371	1,884,654	1,712,616	1,826,755
Fiduciary activities income	261,906	233,939	229,550	232,698	266,047
Service charges on deposit accounts - domestic	329,330	306,661	273,663	240,753	241,532
Trading revenue	51,001	87,178	87,531	-59,329	37,905
Investment banking fees and commissions	955,731	766,973	678,364	608,153	609,120
Insurance activities revenue	539	1,591	1,674	1,492	1,694
Venture capital revenue	0	0	0	0	0
Net servicing fees	8,829	-691	5,772	9,661	10,920
Net securitization income	52,608	45,484	39,055	37,445	35,844
Net gains (losses) on sales of loans, OREO, other assets	32,938	22,965	44,675	17,980	37,873
Other non-interest income	629,313	468,271	524,370	623,763	585,820
Total overhead expenses	3,672,518	3,613,519	3,729,610	3,581,916	3,437,504
Personnel expense	2,244,082	2,079,721	2,194,732	2,024,016	1,935,669
Net occupancy expense	432,363	413,661	385,446	367,993	342,172
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	46,888	62,913	69,149	60,976	65,929
Other operating expenses	949,185	1,057,224	1,080,283	1,128,931	1,093,734
Fee income on mutual funds and annuities	106,296	120,859	130,580	131,374	123,968
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	841,482	7,101,253
Number of equivalent employees	11,735	11,891	12,818	13,151	13,078
Average personnel expense per employee	191.23	174.90	171.22	153.91	148.01
Average assets per employee	16,654.94	15,510.69	12,655.57	10,872.43	9,817.03

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	4.58	2.17	80	6.25	2.02	88	6.93	2.72	85	7.67	3.08	86	6.79	2.85	85	
Overhead expenses / Net Interest Income + non-interest income	60.90	59.28	51	63.79	62.28	60	69.32	61.29	80	73.52	60.88	89	75.19	63.61	85	
Percent of Average Assets																
Total overhead expense	1.88	2.17	32	1.96	2.57	22	2.30	2.69	30	2.51	2.71	39	2.68	2.72	50	
Personnel expense	1.15	1.21	41	1.13	1.30	30	1.35	1.41	43	1.42	1.44	46	1.51	1.42	58	
Net occupancy expense	0.22	0.23	47	0.22	0.26	30	0.24	0.28	29	0.26	0.28	37	0.27	0.29	46	
Other operating expenses	0.51	0.72	19	0.61	0.94	18	0.71	0.97	30	0.83	0.97	45	0.90	1	45	
Overhead less non-interest income	0.69	1.10	16	0.91	1.25	23	1.14	1.32	32	1.31	1.38	39	1.25	1.34	39	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	60.61	58.83	52	63.45	61.82	61	68.88	60.64	81	72.99	60.37	89	74.19	62.73	84	
Personnel expense	37.04	32.93	69	36.52	32.36	75	40.53	32.39	89	41.24	32.51	91	41.78	32.93	88	
Net occupancy expense	7.14	6.23	65	7.26	6.58	62	7.12	6.52	64	7.50	6.48	70	7.39	6.70	60	
Other operating expenses	16.44	19.18	34	19.67	22.28	45	21.23	21.20	60	24.25	20.90	77	25.03	22.41	73	
Total non-interest income	38.33	27.67	75	33.93	28.83	65	34.80	29.23	68	34.90	28.50	68	39.43	31.08	72	
Fiduciary activities income	4.32	2.20	77	4.11	2.09	77	4.24	1.97	79	4.74	2.14	82	5.74	2.38	85	
Service charges on domestic deposit accounts	5.44	3.27	83	5.38	3.27	83	5.05	3.88	65	4.91	4.15	59	5.21	4.28	57	
Trading revenue	0.84	0.62	73	1.53	1.28	75	1.62	1.18	77	-1.21	0.85	3	0.82	0.90	66	
Investment banking fees and commissions	15.77	2.58	93	13.47	2.46	92	12.53	3.54	87	12.39	3.42	89	13.15	3.62	88	
Insurance activities revenue	0.01	0.36	34	0.03	0.41	40	0.03	0.47	40	0.03	0.47	40	0.04	0.55	33	
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees	0.15	0.60	42	-0.01	0.01	33	0.11	0.28	50	0.20	0.65	42	0.24	0.60	44	
Net securitization income	0.87	0.01	97	0.80	0	96	0.72	0.01	96	0.76	0.01	97	0.77	0.01	96	
Net gain (loss) - sales of loans, OREO, and other assets	0.54	3.30	25	0.40	3.92	24	0.83	1.86	38	0.37	1.61	26	0.82	1.67	46	
Other non-interest income	10.39	9.27	66	8.22	9.65	48	9.68	10.04	61	12.71	9.86	69	12.64	10.77	65	
Overhead less non-interest income	22.29	30.52	23	29.52	31.93	41	34.07	31.06	48	38.09	31.46	67	34.76	31.19	55	
Applicable income taxes / Pretax net operating income (tax equivalent)	23.87	21.18	80	21.76	18.63	68	25.43	20.56	83	17.58	19.04	30	60.07	32.99	88	
Applicable income tax + TE / Pretax net operating income + TE	24.88	22.67	79	23.81	21.18	71	27.70	23.23	88	20.48	21.56	32	65.82	37.95	90	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	20,256,272	21,061,731	23,163,441	22,619,333	23,028,860	-3.82	-3.28
Commercial and industrial loans	33,886,052	37,640,156	39,401,290	35,413,165	29,238,765	-9.97	23.39
Loans to individuals	8,686,682	7,073,361	6,764,547	4,845,451	4,221,562	22.81	96.74
Loans to depository institutions and acceptances of other banks	184,134	36,878	43,379	50,259	31,162	399.31	61074.09
Agricultural loans	450,539	498,878	588,491	647,037	445,969	-9.69	-2.81
Other loans and leases	25,249,937	22,524,710	19,535,091	18,865,799	15,240,056	12.10	88.74
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	88,713,616	88,835,714	89,496,239	82,441,044	72,206,374	-0.14	33.08
Less: Allowance for loan and lease losses	894,095	1,239,713	892,975	738,278	670,431	-27.88	26.69
Net loans and leases	87,819,521	87,596,001	88,603,264	81,702,766	71,535,943	0.26	33.15
Debt securities that reprice or mature in over 1 year	40,731,663	31,462,960	18,002,414	16,212,885	16,038,721	29.46	162.33
Mutual funds and equity securities	11,488	3,437	4,261	2,954	657	234.24	-13.41
Subtotal	128,562,672	119,062,398	106,609,939	97,918,605	87,575,321	7.98	57.75
Interest-bearing bank balances	24,835,496	12,028,282	16,687,667	11,936,984	8,469,510	106.48	114.79
Federal funds sold and reverse repos	6,142,483	14,013,682	4,612,800	6,514,653	3,976,255	-56.17	147.91
Debt securities that reprice or mature within 1 year	2,065,207	3,555,518	3,319,665	1,792,655	1,677,885	-41.92	18.30
Trading assets	4,663,485	4,632,858	14,704,737	10,641,270	5,409,727	0.66	9.03
Total earning assets	166,269,343	153,292,738	145,934,808	128,804,167	107,108,698	8.47	63.71
Non-interest-bearing cash and due from depository institutions	1,292,668	1,378,802	1,550,820	1,776,563	1,625,059	-6.25	-20.26
Premises, fixed assets, and leases	1,468,680	1,198,313	1,086,526	525,896	567,235	22.56	90.89
Other real estate owned	2,341	12,666	22,774	24,072	27,682	-81.52	-93.40
Investment in unconsolidated subsidiaries	8,799	5,981	0	0	0	47.12	
Intangible and other assets	25,455,852	28,765,495	24,280,032	23,686,228	21,773,792	-11.51	5.61
Total assets	194,497,683	184,653,995	172,874,960	154,816,926	131,102,466	5.33	51.85
Quarterly average assets	201,220,151	189,524,037	172,267,087	158,009,816	132,315,204	6.17	55.63
Average loans and leases (YTD)	85,607,040	90,385,189	86,665,786	75,891,776	68,155,888	-5.29	25.96
Memoranda							
Loans held-for-sale	39,289	202,854	20,075	1,442,713	47,589	-80.63	-63.93
Loans not held-for-sale	88,674,327	88,632,860	89,476,164	80,998,331	72,158,785	0.05	33.24
Real estate loans secured by 1-4 family	8,504,708	9,152,714	11,322,899	12,013,580	12,563,079	-7.08	-23.21
Commercial real estate loans	11,342,734	11,320,040	11,047,895	9,701,484	9,629,504	0.20	25.63
Construction and land development	2,955,853	3,536,381	3,094,374	2,381,544	2,037,685	-16.42	54.70
Multifamily	668,817	834,595	861,958	903,163	770,053	-19.86	-4.58
Nonfarm nonresidential	7,718,064	6,949,064	7,091,563	6,416,777	6,821,766	11.07	20.27
Real estate loans secured by farmland	408,830	588,977	792,647	904,269	836,277	-30.59	-51.29
Total investment securities	42,808,358	35,021,915	21,326,340	18,008,494	17,717,263	22.23	147.65
U.S. Treasury securities	11,312,957	3,172,156	3,906,898	2,176,465	2,175,378	256.63	199.82
US agency securities (excluding mortgage-backed securities)	775,180	950,757	1,030,407	1,211,153	949,958	-18.47	15.10
Municipal securities	2,353,784	3,002,307	1,994,888	1,805,270	2,276,164	-21.60	-11.61
Mortgage-backed securities	28,270,612	27,840,050	14,336,035	12,775,570	12,290,360	1.55	181.80
Asset-backed securities	78,706	47,471	48,154	32,435	19,143	65.80	
Other debt securities	5,631	5,737	5,697	4,647	5,603	-1.85	-95.69
Mutual funds and equity securities	11,488	3,437	4,261	2,954	657	234.24	-13.41
Available-for-sale securities	39,883,831	31,183,307	16,403,129	13,949,812	13,927,058	27.90	177.29
U.S. Treasury securities	11,312,957	3,172,156	3,906,898	2,176,465	2,175,378	256.63	199.82
US agency securities (excluding mortgage-backed securities)	775,180	950,757	1,030,407	1,211,153	949,958	-18.47	15.10
Municipal securities	2,353,784	3,002,307	1,994,888	1,805,270	2,276,164	-21.60	-11.61
Mortgage-backed securities	25,357,573	24,004,879	9,417,085	8,719,842	8,500,155	5.64	255.66
Asset-backed securities	78,706	47,471	48,154	32,435	19,143	65.80	
Other debt securities	5,631	5,737	5,697	4,647	5,603	-1.85	-95.69
Mutual funds and equity securities	0	0	0	0	657		-100.00
Held-to-maturity securities appreciation (depreciation)	110,211	218,634	71,461	-82,299	-42,315	-49.59	
Available-for-sale securities appreciation (depreciation)	-220,947	620,405	110,572	-269,977	-208,804		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	2,988,716	2,890,858	2,911,521	2,941,977	2,972,314	3.39	2.85

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	40,286,139	32,894,928	23,022,578	23,706,567	29,702,111	22.47	29.40
NOW, ATS and transaction accounts	8,071,616	7,961,137	5,284,152	6,410,127	1,844,101	1.39	478.95
Time deposits less brokered deposits < \$250K	5,217,838	7,831,759	9,503,872	7,385,152	5,780,162	-33.38	
MMDA and other savings accounts	78,728,815	71,149,865	52,891,231	44,502,375	36,622,398	10.65	128.41
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	132,304,408	119,837,689	90,701,833	82,004,221	73,948,772	10.40	88.55
Time deposits of \$250K or more	1,935,562	4,703,160	6,390,181	5,370,671	2,025,770	-58.85	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	13,209,814	14,137,721	17,283,184	14,082,197	6,277,762	-6.56	189.04
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	32,000	0	10,000	10,000	-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	4,795,556	6,262,905	9,337,023	8,822,002	9,965,787	-23.43	-62.20
Other borrowings w/remaining maturity over 1 year	9,857,789	8,196,187	11,945,013	10,125,015	8,834,636	20.27	48.34
Brokered deposits < \$250K	1,270,642	2,423,997	6,936,966	6,110,042	3,356,781	-47.58	
Noncore funding	31,069,363	35,755,970	51,892,367	44,519,927	30,470,736	-13.11	0.19
Trading liabilities	2,543,972	2,510,831	4,190,116	3,149,746	3,804,919	1.32	-24.64
Subordinated notes and debentures + trust preferred securities	1,195,000	1,195,000	1,920,000	1,920,000	1,920,000	0.00	-43.78
Other liabilities	4,846,053	4,002,160	5,242,732	5,743,458	4,486,875	21.09	-7.33
Total liabilities	171,958,796	163,301,650	153,947,048	137,337,352	114,631,302	5.30	53.66
Equity Capital							
Perpetual preferred stock (including surplus)	1,374,900	1,374,900	649,945	649,945	649,945	0.00	111.54
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	9,314,465	9,313,139	9,311,599	9,310,246	9,309,122	0.01	0.07
Retained earnings	12,123,874	10,091,066	8,987,572	7,837,434	6,785,093	20.14	87.74
Accumulated other comprehensive income	-274,353	573,239	-21,205	-318,060	-273,005		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	22,538,887	21,352,345	18,927,912	17,479,566	16,471,156	5.56	39.33
Noncontrolling (minority) interest in subsidiaries	0	0	0	8	8		-100.00
Total equity capital, including minority interest	22,538,887	21,352,345	18,927,912	17,479,574	16,471,164	5.56	39.33
Total liabilities and capital	194,497,683	184,653,995	172,874,960	154,816,926	131,102,466	5.33	51.85
Memoranda							
Non-interest-bearing deposits	40,286,139	32,894,928	23,022,578	23,706,567	29,702,111	22.47	29.40
Interest-bearing deposits	95,224,473	94,069,918	81,006,402	69,778,367	49,629,212	1.23	106.55
Total deposits	135,510,612	126,964,846	104,028,980	93,484,934	79,331,323	6.73	75.45
Long-term debt that reprices within 1 year	6,290,000	6,785,000	10,055,774	6,787,970	9,351,692	-7.30	-12.18
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	21,352,345	18,927,912	17,479,566	16,471,156	16,176,978		
Accounting restatements	0	0	91,753	44,662	0		
Net income	2,098,100	1,146,333	1,098,548	974,765	364,803		
Net sale of new perpetual preferred stock	0	724,955	0	0	0		
Net sale of new common stock	1,325	1,541	1,352	1,124	1,585		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	65,291	42,839	36,813	36,812	36,606		
Change in other comprehensive income	-847,592	594,444	293,462	24,188	-34,650		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-1	44	483	-954		
Holding company equity capital, ending balance	22,538,887	21,352,345	18,927,912	17,479,566	16,471,156		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.41	36.25	9	11.41	36.22	13	13.40	37.78	16	14.61	37.19	16	17.57	35.54	21
Commercial and industrial loans	17.42	10.76	80	20.38	13.52	82	22.79	12.02	91	22.87	12.85	87	22.30	12.62	87
Loans to individuals	4.47	3.36	69	3.83	3.40	65	3.91	4.20	61	3.13	4.31	57	3.22	4.47	53
Loans to depository institutions and acceptances of other banks	0.09	0.02	89	0.02	0.03	83	0.03	0.04	78	0.03	0.05	77	0.02	0.06	72
Agricultural loans	0.23	0.18	70	0.27	0.19	73	0.34	0.24	76	0.42	0.30	76	0.34	0.21	77
Other loans and leases	12.98	4.47	93	12.20	4.63	91	11.30	5.01	89	12.19	5	91	11.62	5.10	92
Net loans and leases	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19	52.77	63.98	19	54.56	62.73	24
Debt securities over 1 year	20.94	19.46	58	17.04	15.55	58	10.41	14.60	24	10.47	14.63	26	12.23	14.83	40
Mutual funds and equity securities	0.01	0.06	35	0	0.05	34	0	0.06	33	0	0.06	31	0	0.06	24
Subtotal	66.10	79.22	12	64.48	78.16	12	61.67	79.65	14	63.25	79.97	13	66.80	79.31	15
Interest-bearing bank balances	12.77	8.50	77	6.51	7.51	44	9.65	3.06	93	7.71	3.04	84	6.46	3.46	82
Federal funds sold and reverse repos	3.16	0.54	89	7.59	0.82	90	2.67	1.57	83	4.21	1.66	84	3.03	1.81	83
Debt securities 1 year or less	1.06	1.56	51	1.93	1.68	65	1.92	1.91	65	1.16	1.96	47	1.28	1.86	48
Trading assets	2.40	0.49	90	2.51	1.01	88	8.51	1.19	90	6.87	1.33	89	4.13	1.34	85
Total earning assets	85.49	91.77	4	83.02	91.05	3	84.42	89.53	8	83.20	89.74	6	81.70	89.84	4
Non-interest cash and due from depository institutions	0.66	0.82	32	0.75	1.07	28	0.90	1.14	30	1.15	1.21	43	1.24	1.22	49
Other real estate owned	0	0.01	29	0.01	0.02	36	0.01	0.03	38	0.02	0.04	35	0.02	0.05	39
All other assets	13.85	7.35	94	16.24	7.82	96	14.69	9.27	92	15.65	8.98	93	17.06	8.86	95
Memoranda															
Short-term investments	16.99	11.47	77	16.03	11.17	77	14.24	7.63	81	13.08	7.80	79	10.77	8.69	73
U.S. Treasury securities	5.82	1.47	87	1.72	0.84	80	2.26	1.03	74	1.41	1.04	68	1.66	1.02	74
US agency securities (excluding mortgage-backed securities)	0.40	0.82	53	0.51	0.63	59	0.60	0.54	64	0.78	0.69	68	0.72	0.75	64
Municipal securities	1.21	1.73	55	1.63	1.69	58	1.15	1.34	60	1.17	1.62	52	1.74	1.60	63
Mortgage-backed securities	14.54	14.14	55	15.08	11.75	68	8.29	11.44	33	8.25	11.13	31	9.37	11.06	39
Asset-backed securities	0.04	0.50	54	0.03	0.32	55	0.03	0.28	57	0.02	0.33	57	0.01	0.30	58
Other debt securities	0	0.53	22	0	0.42	24	0	0.39	24	0	0.41	24	0	0.38	29
Loans held-for-sale	0.02	0.55	27	0.11	0.52	31	0.01	0.39	22	0.93	0.30	88	0.04	0.33	23
Loans held for investment	45.59	58.06	16	48	61.72	15	51.76	63.50	20	52.32	63.93	21	55.04	62.63	25
Real estate loans secured by 1-4 family	4.37	11.46	19	4.96	11.91	22	6.55	13.29	26	7.76	13.46	27	9.58	13.44	34
Revolving	0.96	1.42	46	1.05	1.66	43	1.20	2.07	40	1.47	2.27	42	2.09	2.40	46
Closed-end, secured by first liens	3.32	9.67	18	3.78	9.81	22	5.16	10.69	26	6.05	10.57	26	7.19	10.35	36
Closed-end, secured by junior liens	0.09	0.17	44	0.12	0.22	42	0.18	0.28	47	0.24	0.31	52	0.30	0.34	57
Commercial real estate loans	5.83	22.69	12	6.13	22.22	15	6.39	22.23	18	6.27	21.58	17	7.35	19.88	22
Construction and land development	1.52	3.34	32	1.92	3.40	38	1.79	3.44	38	1.54	3.51	31	1.55	3.25	30
Multifamily	0.34	3.57	9	0.45	3.12	11	0.50	3.01	15	0.58	2.72	17	0.59	2.54	20
Nonfarm nonresidential	3.97	14.57	14	3.76	14.72	15	4.10	14.69	19	4.14	14.44	18	5.20	13.30	24
Real estate loans secured by farmland	0.21	0.30	64	0.32	0.33	67	0.46	0.36	70	0.58	0.41	73	0.64	0.32	78

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.83	61.05	9	23.71	57.15	10	25.88	57.46	11	27.44	56.49	12	31.89	54.84	14
Real estate loans secured by 1-4 family	9.59	19.86	21	10.30	19.43	23	12.65	20.75	25	14.57	21.10	26	17.40	21.45	32
Revolving	2.10	2.43	48	2.19	2.64	46	2.33	3.15	43	2.75	3.50	45	3.79	3.77	52
Closed-end	7.49	17.24	21	8.11	16.59	22	10.33	17.39	24	11.82	17.39	29	13.61	17.41	34
Commercial real estate loans	12.79	37.86	13	12.74	34.63	15	12.34	33.52	15	11.77	32.14	15	13.34	29.99	21
Construction and land development	3.33	5.65	39	3.98	5.26	44	3.46	5.09	45	2.89	5.20	37	2.82	4.90	38
1-4 family	0.08	1.18	20	0.08	0.93	19	0.12	0.94	26	0.10	1.02	25	0.12	0.89	29
Other	3.26	4.40	44	3.90	4.19	51	3.34	4.02	47	2.79	4.05	39	2.70	3.90	39
Multifamily	0.75	5.78	8	0.94	4.96	13	0.96	4.69	12	1.10	4.10	21	1.07	3.84	20
Nonfarm nonresidential	8.70	24.56	15	7.82	22.93	16	7.92	22.15	16	7.78	21.40	19	9.45	20.03	22
Owner-occupied	3.71	8.29	24	3.68	7.68	26	3.57	7.72	28	4.12	8.03	32	6.11	7.58	42
Other	4.99	15.94	12	4.14	14.95	12	4.36	14.34	13	3.67	13.38	13	3.34	12.45	16
Real estate loans secured by farmland	0.46	0.54	64	0.66	0.54	70	0.89	0.55	76	1.10	0.63	76	1.16	0.51	80
Loans to depository institutions and acceptances of other banks	0.21	0.04	89	0.04	0.06	82	0.05	0.11	78	0.06	0.12	76	0.04	0.17	71
Commercial and industrial loans	38.20	18.86	93	42.37	22.17	94	44.03	19.53	96	42.96	20.32	93	40.49	20.53	90
Loans to individuals	9.79	6.24	74	7.96	6.13	68	7.56	7.13	65	5.88	7.36	58	5.85	7.61	57
Credit card loans	0.44	0.53	71	0.44	0.65	71	0.51	0.81	69	0.52	1.02	69	0.57	1.12	66
Agricultural loans	0.51	0.34	74	0.56	0.32	75	0.66	0.37	78	0.78	0.46	78	0.62	0.33	79
Other loans and leases	28.46	8.75	92	25.36	9.09	89	21.83	9.85	86	22.88	9.66	89	21.11	10.32	87
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	100.13	391.81	8	113.97	381.27	12	142.59	391.26	15	156.34	379.80	16	173.73	366.85	19
Real estate loans secured by 1-4 family	42.04	126.06	18	49.53	125.03	21	69.70	138.18	26	83.04	137.84	30	94.78	138.55	35
Revolving	9.22	15.44	41	10.52	17.42	41	12.81	21.26	38	15.68	23.33	44	20.66	25.05	48
Closed-end	32.82	108.85	16	39	106.14	19	56.89	115.20	26	67.35	112.79	30	74.11	111.69	34
Commercial real estate loans	56.07	245.88	13	61.26	234.65	15	68.01	229.44	17	67.05	219.72	16	72.65	204.45	21
Construction and land development	14.61	35.95	27	19.14	35.62	35	19.05	34.95	39	16.46	35.36	33	15.37	32.91	33
1-4 family	0.33	7.42	19	0.39	6.34	17	0.64	6.61	25	0.54	7.04	25	0.67	6.16	30
Other	14.28	28.11	32	18.74	28.16	39	18.41	27.32	43	15.92	27.26	36	14.70	26.01	37
Multifamily	3.31	38.66	6	4.52	32.74	10	5.31	31.04	14	6.24	27.85	17	5.81	25.95	19
Nonfarm nonresidential	38.15	158.05	13	37.60	155.06	15	43.65	152.10	18	44.35	147.22	19	51.46	137.03	22
Owner-occupied	16.28	52.99	20	17.71	52.37	22	19.65	53.07	25	23.45	54.89	28	33.29	51.62	37
Other	21.87	102.54	12	19.90	100.54	14	24.01	97.41	16	20.90	91.80	17	18.17	84.09	17
Real estate loans secured by farmland	2.02	3.22	63	3.19	3.44	67	4.88	3.60	70	6.25	4.02	75	6.31	3.31	79
Loans to depository institutions and acceptances of other banks	0.91	0.21	89	0.20	0.28	82	0.27	0.44	78	0.35	0.54	77	0.24	0.68	72
Commercial and industrial loans	167.50	114.45	76	203.68	139.91	79	242.55	122.02	91	244.77	128.82	88	220.58	126.55	85
Loans to individuals	42.94	34.55	70	38.28	37.47	64	41.64	43.51	61	33.49	42.67	57	31.85	44.83	53
Credit card loans	1.95	2.77	70	2.10	3.30	70	2.82	4.34	70	2.95	5.31	69	3.11	5.73	65
Agricultural loans	2.23	1.86	72	2.70	1.88	73	3.62	2.18	76	4.47	2.72	77	3.36	1.88	79
Other loans and leases	124.81	51.06	86	121.89	49.54	88	120.25	52.44	87	130.40	51.79	90	114.97	52.78	88
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.23	30.07	15	13.61	27.32	17	13.66	26.45	20	9.48	24.79	15	8.66	23.09	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	58.03	195.33	13	65.41	183.76	17	75.24	178.57	23	54.02	167.93	16	47.18	156.17	17
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	74.31	252.85	13	83.11	240.85	17	94.89	236.10	20	77.47	225.98	18	80.47	210.40	21

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	16.99	11.47	77	16.03	11.17	77	14.24	7.63	81	13.08	7.80	79	10.77	8.69	73
Liquid assets	39.74	29.03	77	34.67	26.22	79	32.87	22.44	80	30.38	22.72	78	26.62	24.04	73
Investment securities	22.01	21.63	54	18.97	17.85	57	12.34	16.99	29	11.63	17.27	26	13.51	17.35	37
Net loans and leases	45.15	58.67	14	47.44	61.58	13	51.25	63.77	19	52.77	63.98	19	54.56	62.73	24
Net loans, leases and standby letters of credit	46.67	59.49	14	49.35	62.48	14	53.18	64.84	18	54.54	65.07	18	56.52	63.89	24
Core deposits	68.02	75.71	19	64.90	70.67	23	52.47	63.09	21	52.97	62.13	23	56.41	61.26	31
Noncore funding	15.97	10.30	77	19.36	14.13	75	30.02	19.36	76	28.76	21.34	74	23.24	22.32	61
Time deposits of \$250K or more	1	1.58	37	2.55	2.11	66	3.70	2.94	65	3.47	2.89	67	1.55	2.57	36
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	6.79	1.23	92	7.66	1.47	93	10	1.94	92	9.10	1.97	91	4.79	2.23	81
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	3.63	0.54	91	0.07	0.54	43	7.33	0.48	98	4.89	0.54	94	1.76	0.73	73
Commercial paper	0	0.01	45	0.02	0.01	90	0	0.02	45	0.01	0.02	89	0.01	0.02	88
Other borrowings w/remaining maturity of 1 year or less	2.47	1	81	3.39	1.24	85	5.40	3.01	79	5.70	3.67	74	7.60	3.96	82
Earning assets that reprice within 1 year	47.43	37.37	77	47.44	39.38	72	42.58	39.29	61	41.38	40.29	51	46.36	41.61	70
Interest-bearing liabilities that reprice within 1 year	3.35	6.39	30	6.60	8.20	49	9.79	10.19	58	6.97	10.01	36	5.58	8.46	36
Long-term debt that reprices within 1 year	3.23	0.26	95	3.67	0.47	93	5.82	0.96	92	4.38	1.34	85	7.13	1.58	90
Net assets that reprice within 1 year	40.84	29.65	77	37.16	29.11	66	26.98	26.63	47	30.02	27.38	50	33.65	29.77	55
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.54	-2.33	54	5.17	3.20	62	25.58	14.45	80	24.79	16.62	74	18.66	17.03	57
Net short-term noncore funding dependence	-10.74	-7.71	36	-4.78	-4.76	44	10.20	3.38	69	10.70	4.66	68	6.02	4.83	51
Short-term investment / Short-term noncore funding	171.76	273.46	37	123.82	184.19	44	69.37	77.77	58	65.90	66.46	66	72.82	74.86	65
Liquid assets - short-term noncore funding / Nonliquid assets	49.53	36.68	69	33.25	28.18	62	18.39	16.97	60	15.13	16.04	59	16.11	18.16	53
Net loans and leases / Total deposits	64.81	72.79	32	68.99	79.43	22	85.17	90.31	35	87.40	90.08	42	90.17	90.14	46
Net loans and leases / Core deposits	66.38	78.25	31	73.10	88.34	23	97.69	103.93	43	99.63	105	44	96.74	105.65	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.57	0.12	73	1.27	1.57	52	0.47	0.72	49	-0.60	-0.82	41	-0.34	-0.31	36
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.14	-0.25	23	3.60	4.31	51	0.72	1.36	37	-1.97	-1.98	52	-1.66	-0.77	26
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	6.80	14.28	45	10.95	11.38	59	23.07	12.67	70	22.52	16.19	64	21.39	15.76	62
Available-for-sale securities	93.17	83.77	55	89.04	87.23	42	76.91	85.40	31	77.46	81.88	37	78.61	84.24	37
U.S. Treasury securities	26.43	6.70	88	9.06	4.72	78	18.32	6.15	84	12.09	6.99	73	12.28	6.96	73
US agency securities (excluding mortgage-backed securities)	1.81	4.12	48	2.71	4.01	58	4.83	3.49	70	6.73	4.02	76	5.36	4.42	65
Municipal securities	5.50	8.22	51	8.57	9.83	58	9.35	7.75	66	10.02	9.16	57	12.85	9.31	63
Mortgage-backed securities	66.04	66.54	47	79.49	66.64	66	67.22	67.43	48	70.94	65.45	55	69.37	65.34	54
Asset-backed securities	0.18	2.50	54	0.14	1.91	55	0.23	1.66	57	0.18	2.05	56	0.11	1.74	58
Other debt securities	0.01	3.08	23	0.02	3.01	25	0.03	2.94	25	0.03	2.79	26	0.03	2.57	28
Mutual funds and equity securities	0.03	0.29	36	0.01	0.35	33	0.02	0.40	33	0.02	0.42	32	0	0.51	23
Debt securities 1 year or less	4.82	7.78	48	10.15	10.55	60	15.57	11.86	70	9.95	11.91	57	9.47	11.79	56
Debt securities 1 to 5 years	60.34	18.25	96	64.59	17.03	97	48.65	17.94	90	47.15	19.18	87	52.78	18.80	89
Debt securities over 5 years	34.81	71.11	10	25.25	69.86	7	35.77	66.02	19	42.87	64.73	27	37.75	64.73	20
Pledged securities	6.98	32.26	15	8.25	35.67	16	13.65	30.57	25	16.34	33.30	27	16.78	34.58	28
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	11.64	27.98	47	20.22	183.32	19	21.62	26.69	56	43.34	6.77	88	-10.53	19.19	25
Investment securities	22.23	31.36	45	64.22	23.62	86	18.42	11.75	74	1.64	9.42	41	2.50	8.45	43
Core deposits	10.40	16.94	31	32.12	26.88	75	10.61	11.23	61	10.89	7.29	71	5.38	12.19	42
Noncore funding	-13.11	-14.79	52	-31.10	-12.18	30	16.56	6.59	74	46.11	10.67	86	-1.74	5.59	46

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	83,866,301	77,609,667	76,152,486	73,098,104	62,352,171
Commit: Secured commercial real estate loans	3,286,994	2,461,437	3,632,162	3,647,757	3,346,150
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	4,004,337	4,327,303	4,302,083	3,852,604	3,618,241
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,958,737	3,525,810	3,337,382	2,729,583	2,560,200
Commercial and similar letters of credit	120,898	82,431	49,645	79,688	105,650
Securities lent	1,685,107	3,237,695	3,151,980	2,943,677	3,384,033
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,179,150	1,164,000	1,043,215	614,000	75,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,167,150	1,145,800	1,032,700	606,000	75,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	12,000	18,200	10,515	8,000	0
Derivative Contracts					
Interest rate futures and forward contracts	22,069,196	23,229,044	25,464,407	18,001,006	2,356,893
Written options contracts (interest rate)	544,044	466,514	623,897	515,870	472,860
Purchased options contracts (interest rate)	1,446,483	1,090,754	586,101	486,781	384,520
Interest rate swaps	41,078,674	28,527,974	33,710,618	27,659,728	30,475,345
Futures and forward foreign exchange	2,845,331	2,937,842	2,905,857	2,914,906	2,844,262
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	4,722,445	3,920,564	6,056,346	1,968,049	633,554
Purchased options contracts (commodity and other)	4,739,569	4,505,031	13,923,699	3,060,516	693,039
Commodity and other swaps	721,524	714,372	584,196	659,459	789,091

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	43.12	22.78	90	42.03	22.01	92	44.05	23.52	89	47.22	24.05	91	47.56	24.03	90
Standby letters of credit	1.52	0.65	87	1.91	0.71	89	1.93	0.84	87	1.76	0.92	84	1.95	0.96	83
Commercial and similar letters of credit	0.06	0.02	88	0.04	0.02	82	0.03	0.02	76	0.05	0.02	78	0.08	0.03	82
Securities lent	0.87	0.10	90	1.75	0.18	91	1.82	0.40	89	1.90	0.62	89	2.58	0.75	89
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0.61	0.18	84	0.63	0.30	82	0.60	0.52	84	0.40	0.75	81	0.06	0.55	63
Credit derivative contracts w/ purchased credit protection-investment grade	0.60	0.18	81	0.62	0.25	82	0.60	0.30	81	0.39	0.52	82	0.06	0.19	75
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.13	68	0.01	0.30	67	0.01	0.45	71	0.01	0.69	70	0	0.59	34
Derivative contracts	40.19	46.30	74	35.41	48.62	68	48.51	68.47	69	35.70	65.81	68	29.48	75.35	62
Interest rate contracts	33.49	32.46	74	28.87	34.36	66	34.93	47.31	65	30.14	43.84	68	25.70	53.66	62
Interest rate futures and forward contracts	11.35	3.25	90	12.58	6.21	86	14.73	10.67	84	11.63	11.40	82	1.80	13.82	69
Written options contracts (interest rate)	0.28	1.41	44	0.25	2.18	30	0.36	2.47	45	0.33	2.16	45	0.36	2.60	46
Purchased options contracts (interest rate)	0.74	1.31	73	0.59	1.46	65	0.34	2.65	58	0.31	2.32	57	0.29	2.37	54
Interest rate swaps	21.12	20.49	64	15.45	20.83	53	19.50	28.86	62	17.87	26.74	63	23.25	25.60	72
Foreign exchange contracts	1.46	6.30	75	1.59	6.01	75	1.68	10.12	76	1.88	10.92	77	2.17	9.40	76
Futures and forward foreign exchange contracts	1.46	3.78	78	1.59	3.47	78	1.68	5.23	79	1.88	5.22	79	2.17	4.53	78
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	5.24	0.92	89	4.95	1.86	88	11.90	3.32	90	3.67	4.08	84	1.61	3.81	76
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	2.43	0.32	91	2.12	0.52	89	3.50	0.98	88	1.27	1.48	86	0.48	1.21	79
Purchased options contracts (commodity and other)	2.44	0.21	93	2.44	0.37	91	8.05	0.94	92	1.98	1.29	88	0.53	1.12	81
Commodity and other swaps	0.37	0.31	82	0.39	0.32	80	0.34	0.38	79	0.43	0.40	82	0.60	0.29	84
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	97.97	44.98	89	85.87	42.82	86	87.87	45.53	84	96.32	44.93	88	91.48	46.60	88

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	78,167,266	65,392,095	83,855,121	55,266,315	38,649,564
Interest rate contracts	65,138,397	53,314,286	60,385,023	46,663,385	33,689,618
Foreign exchange contracts	2,845,331	2,937,842	2,905,857	2,914,906	2,844,262
Equity, commodity, and other contracts	10,183,538	9,139,967	20,564,241	5,688,024	2,115,684
Derivatives Position					
Futures and forwards	24,914,527	26,166,886	28,370,264	20,915,912	5,201,155
Written options	5,266,489	4,387,078	6,680,243	2,483,919	1,106,414
Exchange-traded	4,555,687	3,606,108	5,288,846	1,968,049	633,554
Over-the-counter	710,802	780,970	1,391,397	515,870	472,860
Purchased options	6,186,052	5,595,785	14,509,800	3,547,297	1,077,559
Exchange-traded	5,660,969	5,029,713	5,143,425	1,941,520	693,039
Over-the-counter	525,083	566,072	9,366,375	1,605,777	384,520
Swaps	41,800,198	29,242,346	34,294,814	28,319,187	31,264,436
Held for trading	43,431,478	43,921,546	56,496,697	38,325,981	27,930,971
Interest rate contracts	30,402,609	31,843,737	33,026,599	29,723,051	22,971,025
Foreign exchange contracts	2,845,331	2,937,842	2,905,857	2,914,906	2,844,262
Equity, commodity, and other contracts	10,183,538	9,139,967	20,564,241	5,688,024	2,115,684
Non-traded	34,735,788	21,470,549	27,358,424	16,940,334	10,718,593
Interest rate contracts	34,735,788	21,470,549	27,358,424	16,940,334	10,718,593
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	107,878,607	96,677,854	106,319,253	81,803,884	83,166,712
One year or less	74,373,287	65,096,749	72,154,316	64,186,020	46,563,380
Over 1 year to 5 years	29,420,684	29,601,350	29,922,159	15,435,148	28,686,731
Over 5 years	4,084,636	1,979,755	4,242,778	2,182,716	7,916,601
Gross negative fair value (absolute value)	416,650	272,619	852,606	297,536	228,393
Gross positive fair value	586,531	811,585	667,405	261,652	176,443
Held for trading	485,014	338,721	572,683	249,850	175,558
Non-traded	101,517	472,864	94,722	11,802	885
Current credit exposure on risk-based capital derivative contracts	67,749	560,381	66,308	33,196	33,809
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	83.33	94.17	18	81.53	94.10	17	72.01	93.44	12	84.43	92.91	23	87.17	92.20	25
Foreign exchange contracts	3.64	3.47	72	4.49	3.49	76	3.47	3.20	70	5.27	3.39	76	7.36	3.53	79
Equity, commodity, and other contracts	13.03	1.14	93	13.98	1.17	95	24.52	1.64	95	10.29	1.93	88	5.47	1.94	83
Futures and forwards															
Written options	31.87	11.16	83	40.02	14.05	85	33.83	13.49	81	37.85	12.78	87	13.46	13.23	62
Exchange-traded	6.74	6.28	65	6.71	8.18	58	7.97	5.91	70	4.49	6.60	55	2.86	6.68	44
Over-the-counter	5.83	0.12	96	5.51	0.14	97	6.31	0.15	95	3.56	0.23	93	1.64	0.27	90
Purchased options	0.91	5.96	25	1.19	7.73	27	1.66	5.10	40	0.93	5.49	28	1.22	5.27	29
Exchange-traded	7.91	3.27	77	8.56	3.42	76	17.30	4.42	87	6.42	4.19	69	2.79	4.73	53
Over-the-counter	7.24	0.12	98	7.69	0.15	97	6.13	0.28	95	3.51	0.32	92	1.79	0.33	88
Swaps	0.67	2.87	51	0.87	2.86	52	11.17	3.35	85	2.91	3.20	64	0.99	3.32	50
Held for trading															
Interest rate contracts	53.48	74.26	20	44.72	68.76	21	40.90	69.75	20	51.24	70.34	23	80.89	68.94	54
Foreign exchange contracts	55.56	40.42	52	67.17	43.53	54	67.37	44.16	56	69.35	46.31	52	72.27	46.32	57
Equity, commodity, and other contracts	38.89	34.15	53	48.70	36.62	52	39.39	37.24	50	53.78	38.40	55	59.43	37.84	57
Non-traded															
Interest rate contracts	3.64	1.68	82	4.49	1.60	85	3.47	1.60	79	5.27	1.85	84	7.36	2.10	84
Foreign exchange contracts	13.03	0.60	96	13.98	0.68	96	24.52	0.83	97	10.29	1.14	92	5.47	1.01	88
Equity, commodity, and other contracts	44.44	59.58	47	32.83	56.47	45	32.63	55.84	43	30.65	53.69	47	27.73	53.68	42
Interest rate contracts	44.44	56.71	50	32.83	53.82	46	32.63	52.22	44	30.65	50.60	48	27.73	51.23	46
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	138.01	92.53	96	147.84	91.48	96	126.79	93.86	92	148.02	94.47	94	215.18	95.63	94
Over 1 year to 5 years	95.15	27.56	92	99.55	32.05	93	86.05	32.17	88	116.14	32.51	94	120.48	31.96	93
Over 5 years	37.64	27.01	65	45.27	27.06	78	35.68	30.45	57	27.93	31.16	46	74.22	31.85	95
Gross negative fair value (absolute value)	5.23	29.89	21	3.03	29.56	14	5.06	28.09	18	3.95	28.71	18	20.48	29.43	41
Gross positive fair value	0.53	0.98	31	0.42	1.55	25	1.02	0.83	58	0.54	0.72	40	0.59	0.69	39
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.75	1.34	19	1.24	2.23	24	0.80	1.19	33	0.47	0.85	23	0.46	0.71	26
Gross positive fair value (X)	0.02	0.04	60	0.02	0.07	36	0.06	0.06	83	0.02	0.06	60	0.02	0.06	57
Held for trading (X)	0.03	0.05	57	0.05	0.09	45	0.04	0.07	64	0.02	0.06	55	0.01	0.06	50
Non-traded (X)	0.03	0.04	66	0.02	0.07	46	0.04	0.06	70	0.02	0.05	67	0.01	0.05	63
Current credit exposure (X)	0.01	0.01	48	0.03	0.02	78	0.01	0.01	63	0	0.01	25	0	0.01	15
Credit losses on derivative contracts	0	0.04	23	0.03	0.06	41	0	0.05	27	0	0.04	24	0	0.04	25
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.46	22	0.44	0.85	44	0.05	0.73	25	0.03	0.53	25	0.03	0.53	26

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,239,713	892,975	738,278	670,431	705,756
Gross losses	165,874	356,602	185,684	197,772	264,424
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	86,906	91,191	108,279	127,080	89,005
Net losses	78,968	265,411	77,405	70,692	175,419
Provision for loan and lease losses	-266,650	612,149	232,102	138,539	140,094
Adjustments	0	0	0	0	0
Ending balance	894,095	1,239,713	892,975	738,278	670,431
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	-0.09	34	0.33	0.51	27	0.14	0.15	59	0.10	0.14	41	0.11	0.16	40
Provision for loan and lease losses / Average loans and leases	-0.31	-0.16	27	0.68	0.82	42	0.27	0.24	63	0.18	0.24	52	0.21	0.28	48
Provision for loan and lease losses / Net loan and lease losses	-337.67	-105.48	20	230.64	487.86	29	299.85	130.58	92	195.98	134.68	84	79.86	143.18	17
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.23	29	1.40	1.58	40	1	0.83	72	0.91	0.90	53	0.93	0.98	45
Allowance for loan and lease losses / Total loans and leases	1.01	1.20	33	1.40	1.55	41	1	0.81	73	0.90	0.89	52	0.93	0.96	46
Allowance for loan and lease losses / Net loans and leases losses (X)	11.32	21.39	50	4.67	11.58	30	11.54	8.03	78	10.44	7.54	77	3.82	8.39	36
Allowance for loan and lease losses / Nonaccrual assets	149.44	364.13	16	108.99	299.17	11	80.11	218.72	17	84.70	214.03	15	72.89	178.03	14
ALLL / 90+ days past due + nonaccrual loans and leases	138.86	287.08	23	104.43	244.34	14	77.19	151.73	24	79.56	160.51	22	69.13	136.22	20
Gross loan and lease losses / Average loans and leases	0.19	0.19	60	0.39	0.34	68	0.21	0.28	49	0.26	0.30	57	0.39	0.33	74
Recoveries / Average loans and leases	0.10	0.08	71	0.10	0.07	73	0.12	0.08	80	0.17	0.09	85	0.13	0.09	75
Net losses / Average loans and leases	0.09	0.11	53	0.29	0.27	65	0.09	0.21	37	0.09	0.22	34	0.26	0.24	67
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	24.37	34.67	36	49.11	33.98	78	54.75	36.22	84	48.06	41.30	69	32.22	33.49	53
Earnings coverage of net loan and lease losses (X)	31.64	39.72	61	7.86	22.91	37	22.18	24.40	63	18.80	21.75	60	6.53	19.67	22

Net Loan and Lease Losses By Type

Real estate loans	-0.12	0.02	0	-0.09	0.04	0	-0.05	0.01	6	-0.09	0.02	2	0.09	0.02	87
Real estate loans secured by 1-4 family	-0.27	-0.02	0	-0.21	0.01	2	-0.11	0.01	3	-0.20	0.01	1	0.22	0.03	95
Revolving	-0.52	-0.07	8	-0.45	0.01	4	-0.51	0.02	4	-1.01	0.03	3	0.79	0.09	94
Closed-end	-0.20	-0.01	0	-0.15	0	2	-0.02	0	19	-0.01	0.01	26	0.06	0.02	77
Commercial real estate loans	-0.01	0.04	11	0	0.07	20	0	0.01	47	0.05	0.01	82	-0.05	0.01	6
Construction and land development	-0.07	0	11	-0.03	0	19	-0.06	-0.01	17	-0.10	-0.03	16	-0.20	-0.02	3
1-4 family	-0.02	0	7	0	0	35	0	0	28	-0.01	-0.01	25	0	0	36
Other	-0.05	0	13	-0.03	0	14	-0.06	-0.01	16	-0.10	-0.02	12	-0.20	-0.01	2
Multifamily	0	0.01	16	-0.01	0	10	-0.01	0	9	-0.01	0	20	-0.06	-0.01	6
Nonfarm nonresidential	0.01	0.05	40	0.02	0.11	33	0.03	0.02	67	0.12	0.02	87	0	0.03	29
Owner-occupied	0.01	0.01	77	-0.01	0.02	0	0	0.01	63	0.09	0.01	93	0	0.01	31
Other	-0.01	0.04	16	0.03	0.08	56	0.02	0.01	79	0.03	0.01	81	0	0.01	29
Real estate loans secured by farmland	0.20	0	94	0.19	0.02	88	0.13	0.01	92	-0.10	0	9	-0.04	0.01	13
Commercial and industrial loans	0.25	0.17	70	0.66	0.47	73	0.19	0.37	36	0.15	0.31	38	0.37	0.39	60
Loans to individuals	0.27	0.71	27	0.63	1.13	41	0.65	1.17	34	0.69	1.16	45	0.78	1.25	42
Credit card loans	3.28	1.84	84	4.61	2.92	86	3.88	3.11	68	3.65	2.92	64	3.92	2.92	76
Agricultural loans	-0.17	0.02	8	-0.02	0.19	9	0.01	0.08	62	0.05	0.15	65	0.13	0.18	72
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	-0.01	0.10	12	-0.03	0.15	4	-0.15	0.15	3	0.02	0.14	46	0.09	0.15	51

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	164,468	250,615	336,311	262,817	369,421
90+ days past due loans and leases	45,552	49,615	42,191	56,257	50,101
Nonaccrual loans and leases	598,308	1,137,494	1,114,628	871,673	919,665
Total past due and nonaccrual loans and leases	808,328	1,437,724	1,493,130	1,190,747	1,339,187
Restructured 30-89 days past due	3,972	8,775	6,297	9,785	5,508
Restructured 90+ days past due	1,217	4,813	172	27	0
Restructured nonaccrual	248,924	358,974	404,448	358,741	363,649
Total restructured loans and leases	254,113	372,562	410,917	368,553	369,157
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	3,651	0
Total past due and nonaccrual loans held for sale	0	0	0	3,651	0
Restructured loans and leases in compliance	225,686	277,136	331,903	447,914	408,202
Other real estate owned	2,341	12,666	22,774	24,072	27,682
Other Assets					
30-89 days past due	364	3,294	1,375	426	159
90+ days past due	9	2,952	337	41	96
Nonaccrual	0	0	0	0	70
Total other assets past due and nonaccrual	373	6,246	1,712	467	325

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.19	0.32	37	0.28	0.39	42	0.38	0.43	52	0.32	0.44	36	0.51	0.47	62
90+ days past due loans and leases	0.05	0.10	60	0.06	0.12	55	0.05	0.15	45	0.07	0.17	52	0.07	0.20	49
Nonaccrual loans and leases	0.67	0.46	78	1.28	0.66	89	1.25	0.51	93	1.06	0.54	91	1.27	0.63	89
90+ days past due and nonaccrual loans and leases	0.73	0.62	67	1.34	0.85	82	1.29	0.71	85	1.13	0.75	80	1.34	0.88	78
30-89 days past due restructured	0	0.01	60	0.01	0.01	66	0.01	0.01	56	0.01	0.02	62	0.01	0.02	50
90+ days past due restructured	0	0	72	0.01	0.01	80	0	0.01	62	0	0.01	53	0	0.01	25
Nonaccrual restructured	0.28	0.10	89	0.40	0.13	93	0.45	0.14	93	0.44	0.16	93	0.50	0.20	91
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	83	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.19	0.32	37	0.29	0.40	43	0.38	0.43	53	0.32	0.44	36	0.51	0.47	62
90+ days past due assets	0.05	0.10	59	0.06	0.12	58	0.05	0.15	44	0.07	0.18	52	0.07	0.20	49
Nonaccrual assets	0.67	0.47	78	1.28	0.67	88	1.25	0.53	92	1.06	0.57	89	1.27	0.64	89
30+ days past due and nonaccrual assets	0.91	0.97	56	1.63	1.29	74	1.67	1.19	80	1.44	1.26	67	1.86	1.39	74
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.36	54	0.64	0.52	72	0.67	0.44	81	0.60	0.48	70	0.74	0.54	77
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.37	53	0.65	0.55	69	0.68	0.48	79	0.61	0.52	68	0.76	0.59	72
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.43	0.41	61	0.78	0.60	72	0.85	0.53	80	0.87	0.60	77	1.04	0.72	81
Allowance for loan and lease losses	93	62.64	81	116.23	66.66	86	165.26	115.41	80	183.33	118.28	82	203.01	129.01	84
Equity capital + allowance for loan and lease losses	3.55	3.60	58	6.38	4.97	72	7.45	4.28	83	7.43	4.79	79	7.94	5.78	75
Tier 1 capital + allowance for loan and lease losses	4.11	4.30	55	7.80	6.05	70	9.08	5.65	82	9.35	6.16	79	10.27	7.35	77
Loans and leases + other real estate owned	0.94	0.71	70	1.62	0.97	86	1.65	0.85	92	1.64	0.96	88	1.88	1.15	87

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.33	0.26	67	0.49	0.39	68	0.49	0.38	70	0.55	0.42	73	0.64	0.44	77
90+ days past due	0.11	0.12	76	0.13	0.16	73	0.08	0.16	60	0.10	0.22	60	0.10	0.26	61
Nonaccrual	1.71	0.52	94	2.36	0.76	92	1.96	0.46	95	2.16	0.57	94	2.39	0.69	94
Commercial and industrial															
30–89 days past due	0.15	0.24	48	0.13	0.23	44	0.33	0.31	66	0.23	0.30	50	0.36	0.32	65
90+ days past due	0.05	0.04	76	0.04	0.03	70	0.04	0.05	59	0.07	0.05	72	0.06	0.05	70
Nonaccrual	0.54	0.57	57	1.42	0.75	82	1.33	0.83	76	0.75	0.76	57	0.98	0.93	58
Individuals															
30–89 days past due	0.51	0.63	47	0.66	0.83	42	1.02	0.83	61	0.91	0.84	51	1.16	0.97	62
90+ days past due	0.08	0.09	64	0.12	0.14	63	0.15	0.17	65	0.19	0.16	73	0.21	0.19	67
Nonaccrual	0.20	0.17	67	0.35	0.28	70	0.44	0.17	84	0.49	0.23	81	0.67	0.24	86
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
Nonaccrual	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural															
30–89 days past due	0.01	0.07	64	1.07	0.17	91	0.10	0.24	61	0.62	0.17	85	0.32	0.17	75
90+ days past due	0	0	88	0.01	0	91	0	0	85	0	0	43	0	0	82
Nonaccrual	7.77	0.70	92	10.26	0.49	96	11.08	0.67	97	6.15	0.75	94	7.63	0.96	91
Foreign governments															
30–89 days past due	0	0.50	43	0	0	50	0	0.07	47		0.01			0	
90+ days past due	0	0	50	0	0	50	0	0	50		0			0	
Nonaccrual	0	0.15	43	0	0.09	46	0	0.03	44		0.06			0.06	
Other loans and leases															
30–89 days past due	0.02	0.12	48	0.21	0.18	68	0.11	0.20	55	0.05	0.17	44	0.45	0.20	83
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	66	0	0.01	31	0	0.02	55
Nonaccrual	0.06	0.09	65	0.14	0.15	66	0.21	0.13	74	0.28	0.14	80	0.13	0.10	67

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.40	0.46	53	0.91	0.65	77	0.54	0.67	51	0.79	0.71	60	0.95	0.74	70
	90+ days past due	0.09	0.24	66	0.12	0.33	67	0.03	0.31	46	0.07	0.46	47	0.06	0.49	47
	Nonaccrual	2.22	0.71	90	2.62	0.89	91	2.24	0.73	91	2.70	0.86	93	2.89	0.97	92
Revolving	30-89 days past due	0.13	0.28	35	0.82	0.48	80	0.41	0.45	48	0.43	0.50	43	0.95	0.61	80
	90+ days past due	0.08	0.02	86	0.07	0.03	79	0.02	0.05	64	0.16	0.05	83	0.11	0.07	73
	Nonaccrual	1.27	1.18	74	1.27	1.13	71	1.97	1	81	3.25	1.17	85	3.89	1.17	87
Closed-end	30-89 days past due	0.48	0.49	60	0.93	0.65	76	0.57	0.70	53	0.87	0.75	65	0.95	0.79	68
	90+ days past due	0.09	0.26	67	0.14	0.38	68	0.03	0.35	49	0.05	0.53	41	0.05	0.57	44
	Nonaccrual	2.49	0.67	94	2.99	0.87	93	2.30	0.70	93	2.57	0.84	93	2.62	0.96	90
Junior lien	30-89 days past due	0.03	0.01	84	0.04	0.02	83	0.02	0.02	57	0.03	0.03	66	0.05	0.03	74
	90+ days past due	0.04	0	96	0.02	0	95	0	0	76	0.01	0	72	0.01	0	71
	Nonaccrual	0.56	0.03	99	0.54	0.04	99	0.50	0.04	98	0.70	0.06	98	0.69	0.07	98
Commercial real estate	30-89 days past due	0.26	0.15	76	0.16	0.26	50	0.38	0.18	83	0.22	0.17	68	0.22	0.18	63
	90+ days past due	0.13	0.01	96	0.14	0.02	91	0.12	0.03	87	0.16	0.03	88	0.16	0.04	87
	Nonaccrual	0.75	0.38	82	1.08	0.62	78	0.66	0.23	90	0.55	0.28	85	0.93	0.34	93
Construction and development	30-89 days past due	0.01	0.17	37	0.11	0.28	51	0.56	0.28	78	0.14	0.21	50	0.25	0.23	66
	90+ days past due	0	0.01	77	0.01	0.01	77	0.10	0.02	89	0.09	0.02	85	0.08	0.03	81
	Nonaccrual	0.33	0.20	78	0.64	0.41	80	0.37	0.20	81	0.31	0.19	75	0.38	0.24	77
1-4 family	30-89 days past due	0	0.02	30	0	0.03	57	0.09	0.06	75	0.07	0.06	67	0.06	0.07	68
	90+ days past due	0	0	44	0	0	42	0.04	0	93	0.03	0	95	0.03	0	87
	Nonaccrual	0	0.01	32	0.02	0.03	66	0.04	0.02	81	0.05	0.02	75	0.09	0.03	83
Other	30-89 days past due	0.01	0.13	51	0.10	0.22	58	0.47	0.20	81	0.08	0.13	56	0.19	0.13	74
	90+ days past due	0	0	83	0.01	0	86	0.06	0.01	90	0.06	0.02	83	0.05	0.02	85
	Nonaccrual	0.33	0.16	81	0.62	0.35	81	0.33	0.17	84	0.26	0.15	76	0.29	0.18	73
Multifamily	30-89 days past due	0	0.07	27	0.14	0.09	73	0.71	0.08	92	0.34	0.10	85	0.09	0.07	73
	90+ days past due	0	0	46	0	0	90	0.02	0	89	0	0.01	39	0	0.01	36
	Nonaccrual	1.32	0.17	92	0.25	0.11	82	0.23	0.05	90	0.10	0.08	70	0.23	0.10	80
Nonfarm non-residential	30-89 days past due	0.38	0.13	85	0.20	0.23	58	0.26	0.14	80	0.23	0.17	69	0.22	0.17	61
	90+ days past due	0.19	0.01	96	0.22	0.02	94	0.15	0.03	88	0.20	0.03	90	0.20	0.04	89
	Nonaccrual	0.86	0.45	81	1.40	0.80	78	0.83	0.28	90	0.70	0.30	85	1.17	0.38	92
Owner Occupied	30-89 days past due	0.14	0.04	88	0.17	0.07	84	0.05	0.07	49	0.19	0.09	77	0.16	0.07	80
	90+ days past due	0.07	0	96	0.08	0	96	0.06	0.01	87	0.07	0.01	90	0.08	0.02	85
	Nonaccrual	0.41	0.17	86	0.83	0.27	92	0.67	0.16	95	0.43	0.17	89	0.87	0.21	95
Other	30-89 days past due	0.24	0.08	85	0.02	0.14	39	0.21	0.07	88	0.04	0.07	53	0.06	0.09	50
	90+ days past due	0.12	0	96	0.14	0.01	92	0.08	0.01	91	0.13	0.01	96	0.13	0.02	92
	Nonaccrual	0.45	0.23	78	0.58	0.44	67	0.16	0.10	73	0.27	0.13	79	0.30	0.14	81
Farmland	30-89 days past due	0.66	0.10	90	0.33	0.11	84	1.45	0.23	92	0.96	0.25	87	0.68	0.27	79
	90+ days past due	0.09	0	92	0.08	0	94	0.09	0.01	91	0	0.01	86	0.06	0.06	79
	Nonaccrual	17.85	0.69	98	22.83	1.13	99	16.07	0.84	98	12.39	1.23	95	11.63	1.07	95
Credit card	30-89 days past due	0.95	0.81	58	1.50	0.95	79	1.14	1.19	39	1.19	1.22	43	1.52	1.08	80
	90+ days past due	0.82	0.45	75	1.10	0.63	75	1.16	0.78	67	1.07	0.73	63	1.08	0.75	64
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	9,314,465	9,313,140	9,311,599	9,310,247	9,309,123
Retained earnings	12,123,874	10,091,066	8,987,572	7,837,434	6,785,093
Accumulated other comprehensive income (AOCI)	-274,353	573,239	-21,205	-318,060	-273,005
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,163,986	19,977,445	18,277,966	16,829,621	15,821,211
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,473,822	3,538,861	3,597,262	4,067,718	4,021,101
Accumulated other comprehensive income-related adjustments	-263,063	589,727	-8,723	-321,225	-273,005
Other deductions from common equity tier 1 capital	-11,290	-16,488	-12,482	3,165	0
Subtotal:	17,964,517	15,865,345	14,701,909	13,079,963	12,073,115
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	17,964,517	15,865,345	14,701,909	13,079,963	12,073,115
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,374,900	1,374,900	649,945	649,945	649,945
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,374,900	1,374,900	649,945	649,945	649,945
Less: Additional tier 1 capital deductions	2,650	38	41	97	138,052
Additional tier 1 capital	1,372,250	1,374,862	649,904	649,848	511,893
Tier 1 Capital	19,336,767	17,240,207	15,351,813	13,729,811	12,585,008
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,195,000	1,195,000	1,920,000	1,920,000	1,920,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,046,745	1,436,931	1,022,099	864,388	765,764
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					19
Tier 2 capital before deductions	2,241,745	2,631,931	2,942,099	2,784,388	2,685,783
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,241,745	2,631,931	2,942,099	2,784,388	2,685,783
Exited advanced approach tier 2 capital					
Total capital	21,578,512	19,872,138	18,293,912	16,514,199	15,270,791
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	201,220,151	189,524,037	172,267,087	158,009,816	132,315,204
Less: Deductions from common equity tier 1 capital	3,476,472	3,538,899	3,597,302	4,067,815	4,159,152
Less: Other deductions	-120,876	-191,511	-147,373	-126,698	-101,710
Total assets for leverage ratio	197,664,555	186,176,649	168,817,158	154,068,699	128,257,762
Total risk-weighted assets	132,950,159	127,422,268	129,688,286	119,541,974	99,868,923
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.51	12.37	73	12.45	12.35	58	11.34	12.11	40	10.94	12.09	37	12.09	12.16	59
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	14.54	13.11	76	13.53	13.08	66	11.84	12.78	38	11.49	12.85	33	12.60	12.95	53
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	16.23	14.91	76	15.60	15.23	65	14.11	14.36	57	13.81	14.45	49	15.29	14.63	70
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.77	8.98	73	9.26	9.13	54	9.09	9.76	36	8.91	9.71	22	9.81	9.53	59
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	3,910		-100.00
Total property and casualty assets	0	0	0	0	3,910		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	3,864		-100.00
Total property and casualty equity	0	0	0	0	3,864		-100.00
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	-251		-100.00
Total property and casualty	0	0	0	0	-251		-100.00
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	79		-100.00
Unearned premiums (P/C)	0	0	0	0	0		-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	539	1,591	1,674	1,492	1,694	-66.12	-68.35
Other insurance activities income	539	1,591	1,674	1,456	1,670	-66.12	-67.84
Insurance and reinsurance underwriting income	0	0	0	36	24		-100.00
Premiums	0	0	0	36	24		-100.00
Credit related insurance underwriting	0	0	0	36	24		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	288	70		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	3,864		-100.00
Life insurance assets	3,307,731	3,276,294	3,230,142	3,167,172	3,110,311	0.96	8.73

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	74
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12		100	52.23	81
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88		0	47.77	18
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53			2.52	
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Insurance activities revenue / Adjusted operating income	0.01	0.36	34	0.03	0.41	40	0.03	0.47	40	0.03	0.47	40	0.04	0.55	33
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	2.41	4.86	78	1.42	4.64	78
Credit related premium income / Total premium income		32.99			38.23			34.91		100	44.54	78	100	43.04	79
Other premium income / Total premium income		67.01			61.77			65.09		0	55.46	21	0	56.96	20
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	-0.07	0.04	4
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64		-6.50	5.74	8
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82			233.61		800	160.49	92	291.67	127.33	81
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17		0	0.48	36
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	83
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.35	12	67	17.73	11.03	78	19.88	11.51	81	21.89	10.22	89	23.46	9.84	93
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		26,375,433			37,297,286			32,951,897			29,514,521			19,536,778	
Net assets of broker-dealer subsidiaries / Consolidated assets	13.56	0.46	93	20.20	0.75	96	19.06	1.39	91	19.06	1.79	90	14.90	1.54	89

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	576,861	494,105	566,875	719,275	571,134
Real estate loans	314,320	373,648	434,694	347,827	330,403
Commercial and industrial loans	179,834	116,268	115,613	370,467	240,731
Loans to depository institutions and other banks acceptances	80,558	2,922	8,531	981	0
Loans to foreign governments and institutions	2,149	1,267	8,037	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	5,631	5,737	5,697	4,647	5,603
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	582,492	499,842	572,572	723,922	576,737
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	1.63	1.08	64
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0			0	
Growth Rates															
Net loans and leases	16.75	6.83	72	-12.84	-2.40	29	-21.19	22.48	11	25.94	7.24	76	-25.08	21.19	26
Total selected assets	16.54	9.48	74	-12.70	2.04	24	-20.91	12.40	15	25.52	3.24	80	-35.42	21.86	15
Deposits		0.73			3.46			10.36			5			-0.77	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.20	0.50	0.63	0.84	1.04

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,095,500	122,317	1,180,420	385,218	297,805	1613.17	120.60
Dividends	2,091,800	114,300	1,157,900	363,500	291,080	1730.10	121.92
Interest	3,700	8,017	22,520	21,718	6,725	-53.85	-49.68
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	18,724	42,489	80,381	78,905	89,773	-55.93	-81.69
Dividends	0	0	4,300	12,400	45,200		-100.00
Interest	18,724	34,731	76,081	66,505	42,453	-46.09	-23.68
Management and service fees	0	0	0	0	0		
Other income	0	7,758	0	0	2,120	-100.00	
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	2,114,224	164,806	1,260,801	464,123	387,578	1182.86	100.93
Securities gains (losses)	0	0	0	-31	-191		
Other operating income	-3,672	3,233	1,967	4,359	3,018		
Total operating income	2,110,552	168,039	1,262,768	468,451	390,405	1155.99	97.38
Operating Expenses							
Personnel expenses	10,268	7,997	7,748	1,140	5,741	28.40	92.57
Interest expense	64,202	140,691	307,638	181,945	112,043	-54.37	-25.78
Other expenses	36,054	29,383	22,498	35,068	40,900	22.70	-15.01
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	110,524	178,071	337,884	218,153	158,684	-37.93	-17.67
Income (loss) before taxes	2,000,028	-10,032	924,884	250,298	231,721		113.90
Applicable income taxes (credit)	-18,275	-39,300	-15,143	-50,213	34,383		
Extraordinary items					0		
Income before undistributed income of subsidiaries	2,018,303	29,268	940,027	300,511	197,338	6795.94	111.19
Equity in undistributed income of subsidiaries	79,797	1,117,066	158,521	674,254	167,466	-92.86	
Bank subsidiaries	-334,877	812,916	50,929	687,558	156,376		
Nonbank subsidiaries	414,674	304,150	107,592	-13,304	11,090	36.34	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	2,098,100	1,146,334	1,098,548	974,765	364,804	83.03	219.67
Memoranda							
Bank net income	1,756,923	927,216	1,208,829	1,051,058	447,456	89.48	171.42
Nonbank net income	414,674	304,150	111,892	-904	56,290	36.34	462.70
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	20,331,796	73.68	18,261,799	68.22	17,206,776	58.80	16,746,190	16,035,309	11.34	31.89
Common and preferred stock	16,863,156	61.11	18,125,249	67.71	16,673,547	56.98	16,192,369	15,450,002	-6.96	10.73
Excess cost over fair value	0	0	6,934	0.03	6,934	0.02	6,934	6,934	-100.00	-100.00
Loans, advances, notes, and bonds	3,468,500	12.57	129,594	0.48	526,219	1.80	546,808	577,715	2576.44	1829.28
Other receivables	140	0	22	0	76	0	79	658	536.36	278.38
Investment in nonbank subsidiaries	5,190,974	18.81	6,568,935	24.54	5,066,212	17.31	4,949,181	3,623,323	-20.98	61.09
Common and preferred stock	3,588,336	13	3,162,997	11.82	2,711,217	9.27	2,592,609	1,472,580	13.45	143.79
Excess cost over fair value	52,315	0.19	55,238	0.21	53,980	0.18	54,925	56,075	-5.29	-8.98
Loans, advances, notes, and bonds	1,550,000	5.62	3,350,000	12.51	2,300,000	7.86	2,300,000	2,090,000	-53.73	-8.28
Other receivables	323	0	700	0	1,015	0	1,647	4,668	-53.86	-89.60
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,587,426	5.75	1,299,678	4.86	6,435,010	21.99	2,932,758	1,252,708	22.14	-22.22
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	1,829	0.01	5,026	0.02	5,151	0.02	6,518	6,816	-63.61	-76.37
Intangible assets	187,086	0.68	188,866	0.71	188,866	0.65	188,866	188,866	-0.94	-0.94
Other assets	296,128	1.07	444,058	1.66	359,391	1.23	400,117	437,409	-33.31	-39.72
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	27,595,239	100.00	26,768,362	100.00	29,261,406	100.00	25,223,630	21,544,431	3.09	29.15
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	10,000	10,000		-100.00
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year	3,895,000	14.11	4,190,000	15.65	8,207,830	28.05	5,769,449	3,090,254	-7.04	116.36
Subordinated notes and debentures	695,000	2.52	695,000	2.60	1,620,000	5.54	1,620,000	1,620,000	0.00	-64.36
Other liabilities	464,866	1.68	503,050	1.88	503,594	1.72	342,654	350,239	-7.59	95.21
Balance due to subsidiaries and related institutions	1,485	0.01	27,967	0.10	2,071	0.01	1,961	2,783	-94.69	-41.67
Total liabilities	5,056,351	18.32	5,416,017	20.23	10,333,495	35.31	7,744,064	5,073,276	-6.64	-2.58
Equity Capital	22,538,888	81.68	21,352,345	79.77	18,927,911	64.69	17,479,566	16,471,155	5.56	39.33
Perpetual preferred stock (income surplus)	649,945	2.36	649,945	2.43	649,945	2.22	649,945	649,945	0.00	52.93
Common stock	0	0	0	0	0	0	0	0		
Common surplus	10,039,422	36.38	10,038,095	37.50	9,311,599	31.82	9,310,247	9,309,122	0.01	5.32
Retained earnings	12,123,874	43.93	10,091,066	37.70	8,987,572	30.71	7,837,434	6,785,093	20.14	87.74
Accumulated other comprehensive income	-274,353	-0.99	573,239	2.14	-21,205	-0.07	-318,060	-273,005		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	27,595,239	100.00	26,768,362	100.00	29,261,406	100.00	25,223,630	21,544,431	3.09	29.15
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.57	11.94	28	5.70	7.29	29	5.98	9.68	11	5.83	10.40	8	2.21	7.61	9
Bank net income / Average equity investment in banks	9.75	11.80	36	5.28	7.45	24	7.33	10.51	11	6.69	11.19	10	2.89	8.74	8
Nonbank net income / Average equity investment in nonbanks	12.06	13.12	60	10.24	9.75	62	4.13	7.89	42	-0.05	7.10	12	3.64	4.73	45
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	83.74	96.79	18	80.89	88.16	18	110.04	82.22	86	107.83	82.56	82	122.66	80.64	92
Nonbank net income / Parent net income	19.76	3.40	93	26.53	3.59	92	10.19	5.93	79		3.78		15.43	7.76	83
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	22.43	16.81	76	25.36	20.06	74	54.59	20.43	87	44.30	20.88	83	30.80	19.94	75
Total debt / Equity capital	20.36	11.71	77	22.88	14.41	77	51.92	14.31	88	42.33	14.69	84	28.66	13.95	79
Total debt + notes payable to subs that issued TPS / Equity capital	20.36	13.63	75	22.88	16.67	75	51.92	16.36	88	42.33	17.10	84	28.66	16.10	77
Total debt + Loans guaranteed for affiliate / Equity capital	20.36	11.77	77	22.88	14.68	77	51.92	14.56	88	42.33	15.14	84	28.66	14.35	79
Total debt / Equity capital – excess over fair value	20.41	11.81	77	22.94	14.52	76	52.09	14.51	88	42.48	14.81	84	28.77	14.10	78
Long-term debt / Equity capital	20.36	10.95	80	22.88	13.56	79	51.92	13.04	89	42.27	13.37	85	28.60	12.69	80
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0.06	1.14	76	0.06	1.07	73
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0.23	0.05	87	0.29	0.08	86	0.32	0.12	84	0.35	0.12	85	0.38	0.17	84
Long-term debt / Consolidated long-term debt	41.53	39.86	45	52.02	34.67	66	70.88	28.44	86	61.35	28.63	78	43.80	26.93	71
Double Leverage															
Equity investment in subs / Equity capital	90.97	103.22	3	99.99	102.81	34	102.74	103.22	52	107.82	103.10	77	103.12	102.10	56
Total investment in subs / Equity capital	113.24	108.40	78	116.29	110.16	82	117.67	111.07	81	124.12	112.48	81	119.35	111.30	80
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.97	0.29	3	0	0.47	33	0.47	0.36	60	1.40	0.35	88	1.41	0.52	79
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		0.49	1.22	31	1.46	1.22	75	1.57	2.64	47
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	1,211.22	152.85	99	94.27	136.59	23	369.26	177.68	91	204.62	162.34	73	181.29	141.81	71
Cash from ops + noncash items + op expense / Op expense + dividend	1,312.21	154.48	99	51.10	147.24	6	426.12	190.27	92	236.38	174.91	78	210.59	148.20	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	161.26	98.54	87	12.36	134.08	4	1,062.90	116.34	99	760.13	103.19	98	-304.58	92.33	0
Pretax operating income + interest expense / Interest expense	3,215.21	1,835.33	80	92.87	2,016.32	10	400.64	1,968.54	23	237.57	2,898.75	20	306.81	1,909.25	26
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,215.21	1,770.77	81	92.87	1,539.23	9	400.64	1,632.83	21	237.57	1,369.37	17	306.81	1,547.94	25
Dividends + interest from subsidiaries / Interest expense + dividends	1,632.69	174.12	99	85.57	150.43	20	366.03	210.80	85	212.16	188.90	63	259.31	172.51	78
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	20.75	13.95	71	0	16.52	30	0	16.08	33	4.55	16.39	62
Net income / Current part of long-term debt + preferred dividends (X)	32.13	47.61	68	26.76	35.64	62	29.84	57.11	63	26.48	33.93	54	9.97	24.63	28
Other Ratios															
Net assets that reprice within 1 year / Total assets	-13.60	3.44	1	-12.76	3.85	3	-10.32	2.64	6	-7.88	2.61	6	-19.03	3.24	2
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	14.96	1.76	90	21.88	2.66	91	20.78	5.62	83	20.98	5.50	84	17.11	5.68	80
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

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Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	3.23	66.37	3	146.37	81.10	86	3.92	57.84	4	12.25	57.26	7	18.55	68.72	8
Dividends declared / Net income	3.11	28.27	9	3.74	42.29	11	3.35	33.08	9	3.78	27.33	12	10.03	31.29	20
Net income – dividends / Average equity.....	9.27	8.62	64	5.48	4.14	66	5.78	6.46	44	5.61	7.33	27	1.98	5.03	20
Percent of Dividends Paid															
Dividends from bank subsidiaries	3,203.81	155.92	99	266.81	132.17	85	3,145.36	178.13	98	987.45	157.73	98	795.17	130.71	98
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	11.68	7.53	80	33.68	7.13	88	123.48	12.57	92
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	3,203.81	203.53	99	266.81	174.85	81	3,157.04	260.40	98	1,021.13	215.26	96	918.65	196.35	95
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	119.06	45.96	97	12.33	60.28	11	95.79	66.55	82	34.58	60.71	25	65.05	59	54
Interest income from bank subsidiaries.....	0.21	0.11	82	0.86	0.36	83	1.86	0.54	83	2.07	0.52	87	1.50	0.76	74
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	119.27	51.33	95	13.19	62.88	11	97.65	69.36	78	36.65	63.43	23	66.56	62.82	56
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	62.63	8	0	56.39	15	3.84	82.95	27		51.40		80.30	102.35	57
Interest income from nonbank subsidiaries.....	4.52	2.44	80	11.42	7.38	79	68	20.25	82		18.56		75.42	8.11	95
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38		2.96		0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	2.55	0.16	91	0	1.06	43		0.15		3.77	0.81	86
Operating income from nonbank subsidiaries	4.52	87.22	13	13.97	79.84	28	71.84	150.41	40		99.33		159.48	165.35	76
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.11	74.16	72	68.02	69.76	27	91.70	67.32	47	77.60	65.18	37	74.56	59.17	44
Interest income from bank subsidiaries.....	0.18	0.23	76	4.77	0.63	92	1.78	0.80	80	4.64	0.92	90	1.72	0.94	76
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	99.29	83.13	64	72.79	82.20	21	93.48	78.80	36	82.23	74.20	31	76.28	69.23	35
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0.34	2.65	54	2.65	2.57	73	11.58	2.65	87
Interest income from nonbank subsidiaries.....	0.89	0.18	88	20.67	0.73	94	6.02	1.19	89	14.20	2.32	90	10.87	2.79	87
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	4.62	0.01	97	0	0.04	44	0	0.02	48	0.54	0.17	88
Operating income from nonbank subsidiaries	0.89	4.67	57	25.29	4.70	88	6.37	7.29	77	16.84	7.64	82	22.99	9.99	80
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37		0	87.87	16	0	83.68	15
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14